



THE UTAH AGING INITIATIVE

Addressing the Opportunities and Challenges of Our Aging Population:

*Raising Awareness and Encouraging Preparation among Government Agencies
for the Challenges and Opportunities Presented by Utah's Aging Baby Boom
Generation*

*This report is the result of discussions with Utahns throughout the state. It incorporates material
from staff research, community focus groups, and interviews with officials from state
governmental agencies.*

Utah Department of Human Services

***Center for Public Policy and Administration –
University of Utah***

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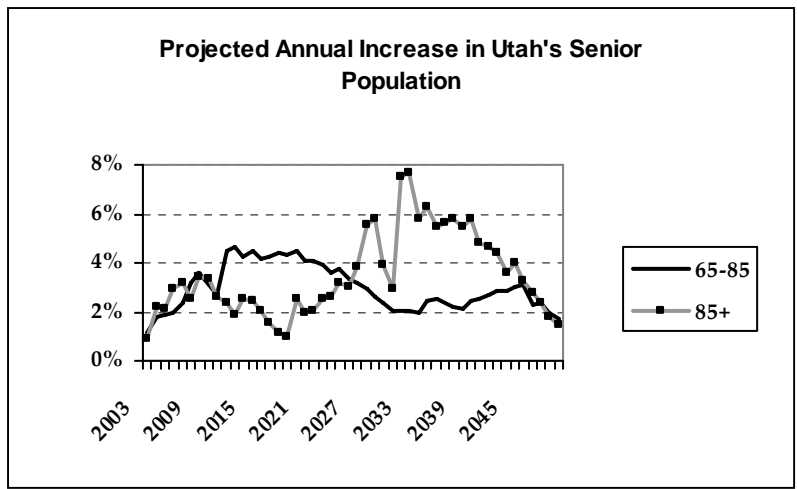
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EXECUTIVE SUMMARY

Background

Between now and 2030, Utah will experience a dramatic age shift in its population. Along with the rest of the nation, Utah will become older. The Baby Boom generation, born between 1946 and 1964, is the largest generation in United States history. This group will begin turning 65 in the year 2011.

From 2000 to 2030, the largest growth in the older population will occur among 65 to 85 year olds. The primary growth for this population will occur between the years 2011 and 2030. The Baby Boomers will begin turning 85 in the year 2031.



- The 65 and older population will increase from approximately 213,000 in 2000 to approximately 320,000 in 2015, a growth rate of 50 percent.
- By 2030, it will have grown to 545,000, an increase of 331,000, or 155 percent compared to Utah's senior population in 2000.

What is the Utah Aging Initiative?

The Utah Aging Initiative is a collaborative project of Utah state agencies led by the Utah Department of Human Services. The purpose of the Initiative is to raise awareness and encourage preparation among government agencies regarding the challenges and opportunities presented by Utah's increasingly older population.

For two years – 2004 and 2005 – the Initiative engaged public and community groups in discussions to answer the following questions:

- What does the aging of the Baby Boomer generation mean to Utah?
- What does the state need to do now to embrace the opportunities and address the challenges presented by this large aging cohort?

About This Report

This final report is the result of discussions with Utahns throughout the state. It incorporates material from staff research, community focus groups, and interviews with officials from state governmental agencies. It has been prepared for policymakers, local elected officials and for the people of Utah.

The report includes material from two other documents produced in connection with by the Utah Aging Initiative:

- *Anticipating the Opportunities and Challenges of our Aging Population* that provides basic demographic facts and figures about the aging of Utah's Baby Boom generation, and
- *Identifying Opportunities and Challenges of our Aging Population* that highlights the issues, suggestions and recommendations as seen by Utahns.

From the information gathered for these documents, three trends emerged identifying the following themes for Utah's preparation of the Baby Boomer generation:

- Health and Long Term Care
- Livable Communities
- Economic Growth and the Future of the Workforce

The report begins by presenting the demographic realities for consideration and then discusses each theme and its accompanying policy implications and recommendations.

Demographic Realities

A commonly used measure comparing the number of economically dependent people in the population with the working age population necessary to support them is the dependency ratio. High dependency ratios mean a large proportion of the

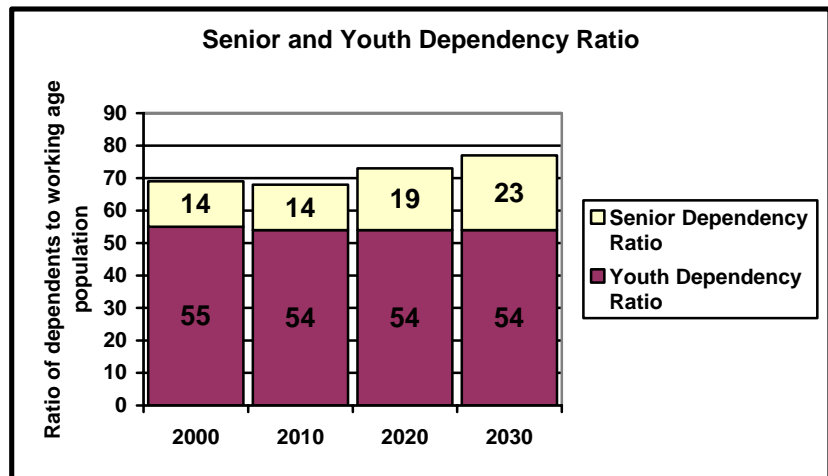
people are too young or too old to work and must be financially supported by the working age population. Utah will consistently experience increased dependency ratios for its senior population through the year 2030. As a result, there will be more seniors per 100 working adults while the youth dependency ratio remains steady.

- The total dependency ratio, the sum of youth and senior, is nearly 69 dependents per 100 workers in 2000.
- By the year 2030, the total ratios will increase to 77 dependents per 100 workers – due primarily to the increase in the senior population.

Utah's population will be more culturally and ethnically diverse in the future. For example, the minority population is expected to increase 278 percent by 2025.

Women continue to outnumber men in both the 65 to 85 and the 85 and older age groups due to their higher life expectancy. By the year 2025, the life expectancy for women will be nearly 85 and 79.5 for men. Women represent a more vulnerable population as they age because of the disparity in life expectancies and income between men and women. Older women who have outlived their spouses and sometimes other relatives face life alone with fewer financial and social resources.

By 2015, seven Utah counties will have more than 15 percent of their population over age 65. It is projected that the senior population will grow most rapidly in Summit,



Wasatch and Tooele counties. The majority of seniors are expected to be living in Cache, Weber, Davis, Salt Lake, Utah and Washington counties.

POLICY IMPLICATIONS AND RECOMMENDATIONS FOR EACH THEME

Health and Long Term Care

Higher life expectancy coupled with chronic conditions often associated with aging will result in increased need for health and long term care by our aging population. One of the greatest challenges for Utah in the future will be how to pay for long term care.

Promoting and practicing healthy and active lifestyles now can assist in alleviating some of the need for long term care in the future.

Policy Directions

1. Increase personal responsibility for long term care planning and costs.
2. Support health promotion and maintenance to prevent and/or reduce disability rates and functional problems associated with chronic conditions.

Recommendations

- Encourage people to think about how they will meet their needs for long term care.
- Support the informal caregiver network of families, friends and neighbors.
- Increase outreach and educational programming supporting healthy lifestyles for all ages.

Livable Communities

Community encompasses both the concrete and the intangible portions of our lives. It includes the physical infrastructures that surround us – homes, roads, parks, and buildings and the services people depend on – stores, medical centers, public services and civic centers. Many characteristics of community are essential to older people. The increase in the number of aging people will affect communities and the change in communities will affect the aging population.

Equally important is the social infrastructure that communities provide including family, friends, churches, civic and community groups. Within these areas, a livable community, or elder-friendly community, seeks to encourage and maintain people's

independence, assure safety and security, provide choices and support social and civic activities.

Policy Directions

1. Create community infrastructures that support people as they age.
2. Build or adapt physical infrastructures to achieve wise land use, adequate housing, better transportation and design of public spaces.

Recommendations

- Explore ways to minimize the complexity of government services. Use technology to condense and present service information effectively.
- Support the creation and development of livable communities throughout Utah to include affordable and accessible housing and transportation, and opportunities for social connections with people of all ages and abilities.

Economic Growth and the Workforce of the Future

Government, employers and individuals each have a role in contributing to Utah's economic vitality. The aging population will challenge Utah to reconsider many aspects of its economy and workforce.

A large majority of Baby Boomers plan to work beyond retirement either full time or part time. Others plan on contributing to their communities through volunteer work. Even given this, there will still be large numbers of Baby Boomers exiting the workforce. Preparing now with workforce planning will alleviate the loss of skill and knowledge for employers.

Policy Directions

1. Promote the hiring of Utah's aging population in the labor force, in both paid and voluntary positions.
2. Initiate discussions and make accommodations for flexibility in the workplace as the definitions of work and retirement change.
3. Invest in education and training for all Utahns to encourage a high quality workforce in the future and to encourage lifelong learning and social contributions.

Recommendations

- Implement a state campaign – on a large scale – to connect willing volunteers with community needs.
- Research and create a toolkit for formal succession planning in both the private and public sectors.
- Rethink what education should be like for a new generation of seniors.

Conclusion

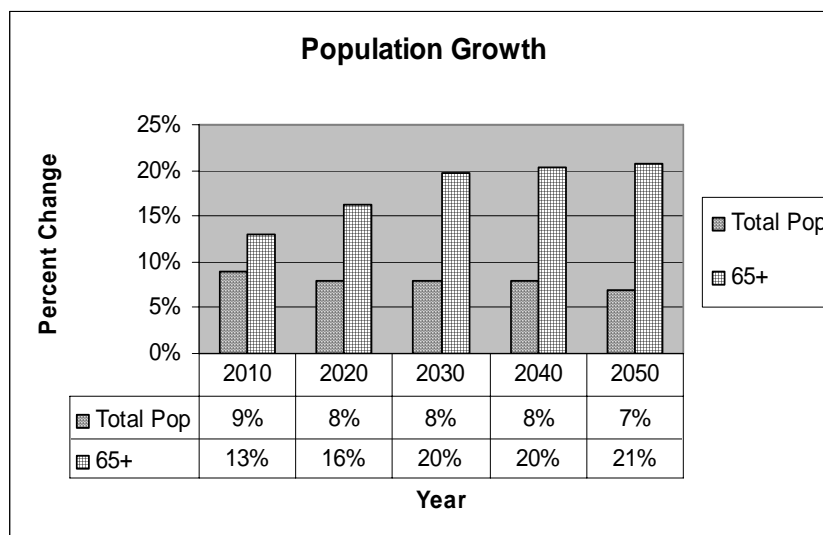
The Utah Aging Initiative Project identifies and discusses the issues presented by the increase in Utah's aging population. It is intended to inspire further discussions and actions that will help prepare Utah for an uncertain, but rapidly approaching, future populated by older people. As with most important endeavors, beginning sooner rather than later is more cost efficient and effective. Next steps for the Initiative call for continuing the momentum begun by the project and completing further research on the themes identified.

BACKGROUND

Introduction

Between now and 2050, the United States will see the largest percentage increase in the elder population of any developed nation, simply because our Baby Boom was larger than anybody else's.¹ Utah will be a part of this senior boom and preparing for this population shift presents many challenges and opportunities. The Baby Boomers have influenced and affected public policy their entire lives. As children, they created demand for more pediatricians, more schools and more homes. As young adults, they influenced the nation's foreign policy and created a shift in social culture. And, as they grew into adulthood, Baby Boomers shaped a consumer society with female Baby Boomers leading the way into the workforce. Given this, there is little doubt that the Baby Boomers will continue their influence on public policy as they age.

Because of the sheer number of Baby Boomers, the aging of this largest generation in history, combined with increased longevity, will lead to a significantly older community in the coming years. As a percentage, the number of those aged 65 and older will increase in the coming decades more than the population as a whole. By 2015, seven Utah counties are projected to have more than 15 percent of their population over age 65 and 26 of the 29 counties will have more than 10 percent over age 65. By 2030, Utah's 65 and older population is projected to increase by 155 percent compared to the



65 and older population in 2000.

Why should Utah prepare for this population shift? Many Baby Boomers will retire young and remain healthy and active. Some, however, will need services and care which could overwhelm customary support systems such as

Source: U.S. Census Bureau

family and government agencies. The chance of acquiring a disability and a chronic illness increases as we get older and this will expand the need for health care resources and social support. Other social, political and economic forces will affect how Utah responds to this aging boom. Changes in the family (number of children, household composition), in communities (housing options, transportation), and in the economy (increase in the senior market, aging workforce) will determine what kinds of needs people have and what types of resources will be available.

As with any significant social change there are opportunities and challenges. While many of the trends are unavoidable, others lie within our power to influence. Examples include efforts to reduce future disability rates by practicing preventive health today; influencing mechanisms to make medical and long term care affordable; and evaluating the services and infrastructure in our communities.

Precisely how these trends will play out is uncertain. However, issues such as access to affordable medical care, adequate and appropriate housing, and community involvement are critical to the well being of people. The availability of these resources will determine an older person's ability to live independently and thus reduce dependency on government services.

What is the Utah Aging Initiative?

The Utah Aging Initiative is a collaborative project of Utah state agencies led by the Utah Department of Human Services. The purpose of the Initiative is to raise awareness and encourage preparation among government agencies regarding the challenges and opportunities presented by Utah's increasingly older population.

Discovering the Issues

What can state government do to prepare for this upcoming aging boom? We set out to answer this question by discovering the issues Utahns thought were paramount. Utah's changing demographics were compiled into a report entitled: *Anticipating the Opportunities and Challenges of our Aging Population*. This report was then presented to

community members and state agencies throughout Utah to begin discussions. The community-based focus group meetings resulted in many suggestions, recommendations and cautions about addressing the issue and preparing for the future. Discussions with state agency leaders also increased their awareness of the issues and produced a list of the anticipated impacts on state government that this large aging population will bring. The results of these discussions are presented in the supporting document: *Discovering and Identifying the Opportunities and Challenges of our Aging Population*.

Combined with the demographic data, the focus groups and interviews provided a springboard for developing policy recommendations and suggestions to address the opportunities and challenges presented by the aging of the Baby Boomer population.

Purpose and Scope of Report

This final report has been prepared for policymakers, local elected officials and for the people of Utah.

The report includes material from two other documents produced in connection with the Utah Aging Initiative:

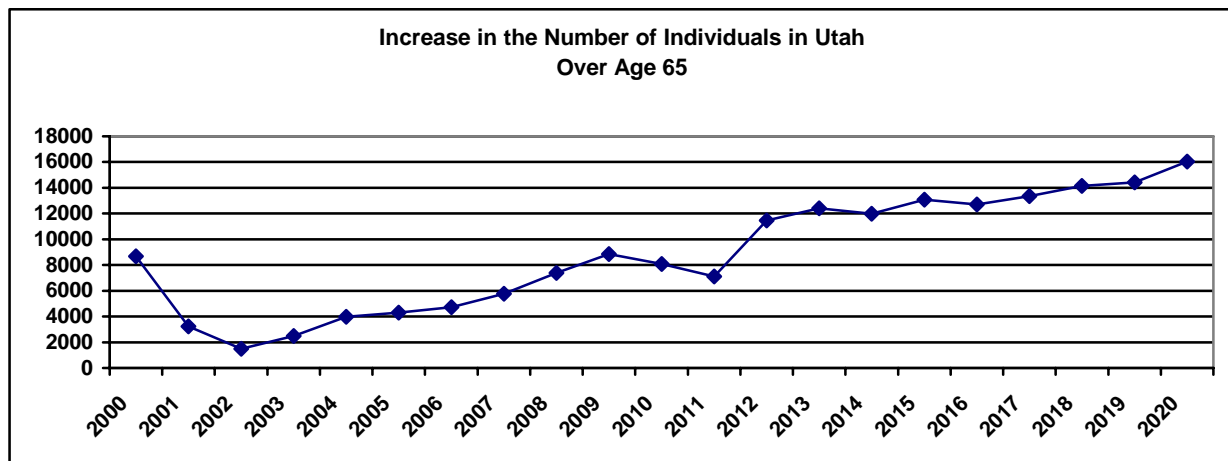
- *Anticipating the Opportunities and Challenges of our Aging Population* that provides basic demographic facts and figures about the aging of Utah's Baby Boom generation, and
- *Discovering and Identifying the Opportunities and Challenges of our Aging Population* that highlights the issues, suggestions and recommendations as seen by Utahns.

The purpose of this document is to provide a summary of these components and provide policy directions to state government on the various impacts of the aging population. It is intended to encourage further discussions and actions that will help prepare Utah for an uncertain, but rapidly approaching, future populated by older people. As with most important endeavors, beginning sooner rather than later is more cost efficient and effective.

DEMOGRAPHIC REALITIES²

The reality: Utah will experience dramatic growth in its senior population.

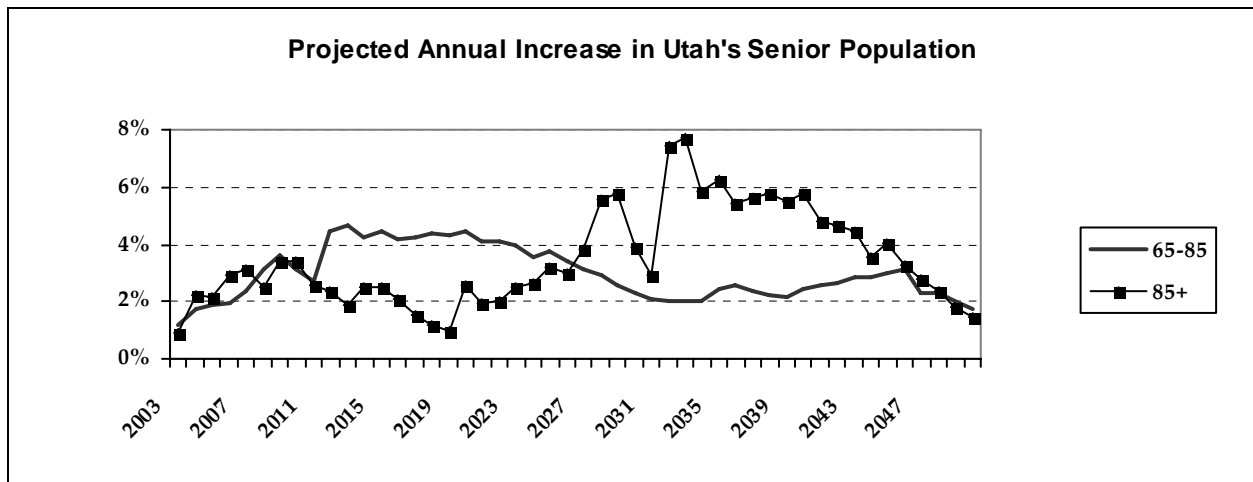
- The 65 and older population will increase from 213,000 in 2000 to 320,000 in 2015, a growth rate of 50 percent.
- By 2030, it will have grown to approximately 545,000, an increase of approximately 331,000 or 155 percent compared to Utah's senior population in 2000.



Source: Bureau of Economic and Business Research, University of Utah, 2003

From 2000 to 2030, the largest growth in the older population will occur among 65 to 85 year olds with an increase of 123 percent. The 85 and older population will increase less dramatically; however, they will experience an increase of more than 100 percent between 2000 and 2030, and as the Baby Boom generation ages, the 85 and older group will increase by 7 percent annually beginning in 2032.

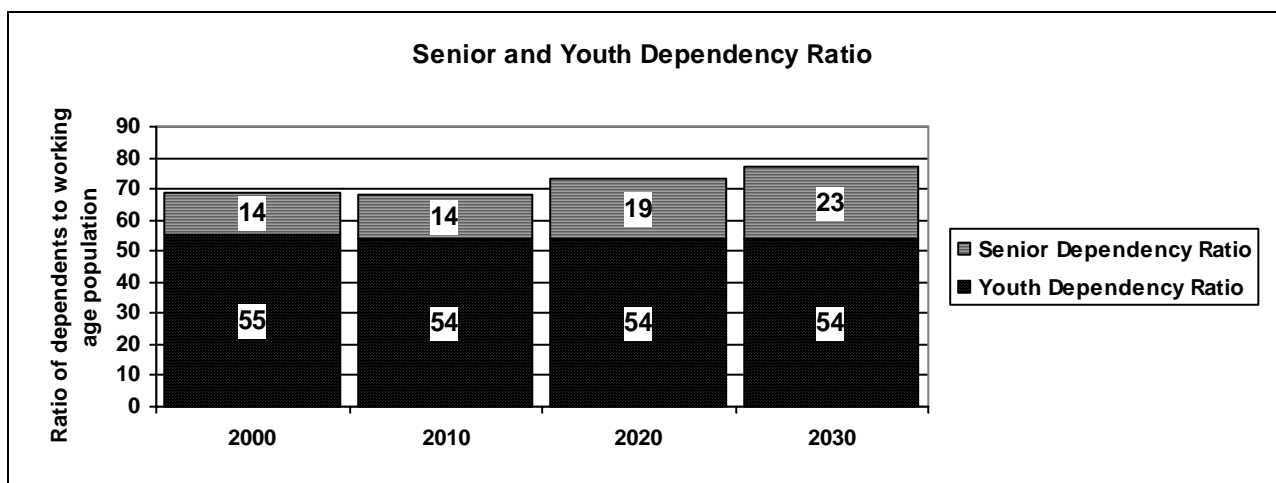
- By 2015, the Utah population aged 65 to 85 will increase by 51 percent, while those over 85 will increase by 38 percent.
- From 2015 to 2030, the 65 to 85 populations will experience an increase of 72 percent, and the 85 and older population will increase by 52 percent.
- The primary growth in the age 65 to 85 populations will occur between the years 2011 and 2030. The Baby Boom generation begins turning 85 in the year 2031.



Source: Bureau of Economic and Business Research, University of Utah, 2003

Utah's Dependency Ratio Will Rise

A commonly used measure comparing the number of economically dependent people in the population with the working age population necessary to support them is the dependency ratio. High ratios mean a large proportion of the people are too young or too old to work and must be financially supported by the working population. In the year 2000, the youth dependency ratio was 54.27 per 100 workers and the senior dependency ratio was 14.36 per 100 workers (a total dependency ratio of 68.63/100). Utah will consistently experience increased dependency ratios for its senior population through the year 2030 while the dependency ratio for Utah's youth will remain relatively level.



Source: Bureau of Economic and Business Research, University of Utah, 2003

- The *senior dependency ratio* will steadily increase through 2030. This includes a 29 percent increase in the decade 2010-2020, followed by a 26 percent increase in the decade 2020-2030. This represents an overall increase of **61 percent from 2000 to 2030**. In numeric terms this means a shift from 14 retired people to 23 retired people per every 100 workers.
- The *youth dependency ratio*, while comprising the majority of the total ratio, peaked in 2000 at 54 children per every 100 workers, and will remain essentially flat through 2030.
- The *total dependency ratio*, the sum of youth and senior dependency ratio, was nearly 69 dependents per 100 workers in 2000. By the year 2030, the total ratio will increase to 77 dependents per 100 workers – due primarily to the increase in the senior population.

Women Will Outnumber Men

Women and men will not age equally. Among Utah's 65 and older population, women will outnumber men from 2000 to 2030 in both the 65-85 and the 85 and older age groups due to their higher life expectancy. The life expectancy of Utahns is 79 years (Utah ranks third highest in the nation); 76.7 years for males and 81.5 years for females. By the year 2025 the life expectancy for women will be nearly 85 and 79.5 for men. Women represent a more vulnerable population as they age because of the disparity in life expectancies and income between men and women. Older women who have outlived their spouses and sometimes other family members face life alone with fewer financial and social resources.

Summary

Facing reality means facing the increase of Utah's older population and the corresponding increase in need for government services. While this is inevitable, there are also many programs and policies that can be positively influenced through the actions of communities and governments. The opportunity presented by this huge

number of older people is sometimes overlooked. This cohort could represent a powerful and influential wave of human resources within the state and enhance quality of life and economic growth in innumerable ways.

ADDRESSING THE ISSUES

Given the demographic realities of Utah's changing age composition, what policies should Utah enact to prepare for the impacts of this change? An answer to this question requires the specification of the issues and the anticipated positive and negative impacts, providing an appropriate basis for generating policy goals.

As the Utah Aging Initiative Project advanced and the research and conversations unfolded, several common issues surfaced. These issues fit three major themes and are presented here together with policy directions and recommendations for how best to prepare for the aging Baby Boomers. The themes are:

- Health and Long Term Care
Promoting affordable health care, promoting personal responsibility for maintaining good health, and planning for long term care costs.
- Livable Communities
Increasing the age-sensitivity of physical, social and service infrastructures within Utah's communities.
- Economic Growth and the Workforce of the Future
Contributing to Utah's economic growth through the use of its aging population both in the workforce and in voluntary roles.

HEALTH AND LONG TERM CARE

Introduction

One of the greatest challenges of Utah's future will be the increased need for health services and long term care by our aging population and how to pay for it. Barring major medical breakthroughs for prevention and treatment of chronic conditions such as Alzheimer's, arthritis, diabetes and heart disease, we can expect major increases in the numbers of older persons with medical problems requiring health services and long term care. The Utah Department of Health reports that **health care costs for a 65 year old are four times those for a 40 year old**. Providing care for individuals with chronic conditions comprises 78 percent of U.S. health care spending, including 95 percent of Medicare and 77 percent of Medicaid spending.³ Coupled with increased life expectancy, Utah can expect an increase in the numbers of Baby Boomers needing health services and long term care, as well as an increase in the costs associated with care.

Health Care

Medical expenses such as health care coverage and prescription drugs are major expenses for senior citizens. Many seniors lose private health care coverage upon retirement and are faced with major expenses that their employer may have paid when they were working.⁴ Still others may experience accumulating health care expenses based on a lifetime or many years of being underinsured or uninsured.

Health care expenses for those 65 and older are generally provided by public programs, namely Medicare and Medicaid. Medicare provides health coverage for a premium to almost all Americans aged 65 and older. Due to the large numbers expected to enter the Medicare system and recent legislation providing prescription drug coverage, Medicare reserve funds (hospital insurance program) are expected to become depleted unless legislation is passed to adjust reserves.⁵ Medicare expenditures have risen three times as fast as inflation in the past decade, making it one of the fastest growing items in the federal budget. Medicare enrollment is expected

to increase from 14 percent of the population in 1995 to 22 percent by 2030.⁶ In addition, there are currently three workers for every retiree; however, demographers expect a decline in the working age population resulting in two workers per each retiree in 2030. This is a concern since a portion of Medicare is paid through payroll tax.⁷

Medicaid is a program, funded jointly by federal and state governments, which pays for medical assistance for certain individuals and families with low incomes and resources. Currently, Medicaid is the largest source of funding for medical and health-related services for people with limited income. As the Baby Boom generation ages, more of them will become eligible for Medicaid services. According to an AARP report 16.1 percent of Utah's Medicaid funding currently goes to those 65 and older.⁸ The Bureau of Economic and Business Research at the University of Utah reported the State of Utah and other local agencies allocated approximately \$322.3 million for Medicaid services in 2001. This contribution was matched by \$663.7 million in federal funds. Together, these funds provided health care services to 188,817 low income residents throughout the state.⁹

According to The New York Times, nationally, 42 percent of Medicaid's expenses apply to care for elderly people who are also eligible for Medicare. In addition, Medicaid pays the expenses for two-thirds of nursing home residents. While 50 percent of Medicaid enrollees are children; they receive only 19 percent of the program's resources. The remaining 81 percent finances the needs of elderly, disabled and other adults.¹⁰

Prescription drugs are another consideration for aging individuals. A 2001 AARP Public Policy Paper on trends in prescription drug costs and coverage found that prescription drugs are a major part of Medicare beneficiaries' out-of-pocket health care expenses.¹¹ Contributing to the increase in prescription drug spending is the rise in the average cost of a prescription medication, which went up 9 percent to \$49.84 between 2000 and 2001. In Utah, the average price of a prescription was \$46.76 in 2001, and Utahns fill an average of 10 prescriptions per year, which is nearly equal to the national average of 10.9.¹² According to the AARP:

- Over six in ten Utahns who take prescriptions regularly say that paying for their medications is a financial problem.

- Most Utahns are covered by some form of health insurance, but people ages 65 and older are far less likely than younger Utahns to have prescription drug coverage.
- At least one-half of Utahns taking prescription medications report having to make at least one difficult decision in order to afford the prescription. These include putting off filling the prescription, decreasing the dosage, and cutting spending on food and/or heat.
- Three-quarters of all Utahns strongly or somewhat support the state offering a prescription drug program. Most would still support a program even if they did not qualify to use it.¹³ This may change with the Medicare Prescription Drug Program. Starting January 1, 2006, Medicare will offer prescription drug plans for qualified Medicare recipients to help pay for prescriptions.¹⁴

Increasing Numbers and Increasing Usage

The trends for an increase in public spending on health care are in place: there will be more people in Utah with increasingly higher life expectancy. The life expectancy for Utahns is 79 years (third highest in the nation). Baby Boomers are expected to live longer than previous generations, requiring benefits and services over a longer period. In addition, Baby Boomers throughout their lives have fueled a consumer-based society. Research has shown that:

- Baby Boomer hospital spending grew from 1987 to 1999 at a rate 2.3 times faster than their older cohorts.
- Total medical spending for Baby Boomers and younger cohorts grew from 1987 to 1998 at a rate 1.2 times faster than their older cohorts.
- Prescription drug use for Baby Boomers increased an annual per capita rate of 12.03 percent, compared with 10.87 percent for the generation ahead of the Baby Boomers.¹⁵

Therefore, the Baby Boomers proclivity to consume medical services could exceed those of older generations and potentially increase public spending on health care.

Long Term Care

Long term care includes many types of services needed when a person has a physical or mental disability. Individuals needing long term care experience various difficulties in performing some activities of daily living without some assistance, such as bathing, eating, dressing and moving from one location to another. They may also have trouble with activities such as housekeeping or managing finances. If mental disability is present such as Alzheimer's disease, constant supervision may be necessary to assure patient safety.¹⁶

Long term care is not just about health care, it encompasses a variety of services all aiming to maintain quality of life including housing, transportation, nutrition, and social support to maintain independent living.¹⁷

Although long term care receives much less attention than health care in the public policy arena, many experts believe it will be one of the greatest challenges as Baby Boomers age. According to the General Accounting Office (GAO):

- As the estimated 76 million Baby Boomers become elderly, Medicare, Medicaid and Social Security will nearly double as a share of the economy by 2035.
- Correspondingly, spending on long term care services for the elderly is estimated to increase at least two and a half times and could quadruple in constant dollars to \$379 billion by 2050.¹⁸

Most long term care costs are shared between private and public sources. Medicaid, which pays over one-third of long term care costs for the elderly will remain one of the largest funding sources. The increase in demand coupled with increasing costs mean state budgets will be heavily impacted by the growing number of Baby Boomers needing long term care.¹⁹

Although chronic illness can occur at any time in one's life, generally, older adults are more susceptible to the development or worsening of a chronic condition.²⁰ According to the 1999 National Long Term Care Survey and the GAO, approximately seven million elderly had some sort of disability in 1999, including about one million needing assistance with at least five activities of daily living. Nationally, spending from

all public and private sources for long term care for all ages totaled about \$137 billion in 2000.²¹ Over 60 percent of expenditures for long term care services are paid for by Medicaid and Medicare. However, Medicare was never intended to pay for extended long term care and should not be considered a dependable source of long term care financing. Medicaid faces constraints too. While Medicaid may provide financial resources for certain people who meet eligibility requirements, it cannot be considered a reliable resource to meet everyone's needs.²²

Why is Long Term Care Important?

Increasing Need

Utah will face challenges in long term care. Individuals age 85 and older are most likely to need long term care. They experience twice as many chronic health conditions compared to the rest of the population and their conditions are more likely to result in a disability that interferes with daily life activities.²³ From 2000 to 2030, the number of 65 to 85 year olds will increase 123 percent. The 85 and older population will increase slightly less dramatically; however, this cohort will experience an increase of more than 100 percent between 2000 and 2030; and as the Baby Boomer generation ages, the 85 and older group will increase by 7 percent annually beginning in 2032. According to the National Governors Association, it is expected that the population aged 85 and older will increase 66 percent nationally between 2000 and 2025. The increased need for long term care is more important in states experiencing a larger increase in those 85 and older, such as Utah, which ranks second in the nation in the growth of this population.²⁴

- By 2015, the Utah population aged 65 to 85 will increase by 51 percent (to 98,124), while those over 85 will increase by 38 percent (to 8,239).
- From 2015 to 2030, the 65 to 85 population will experience an increase of 72 percent (to 209,267), and the 85 and older population will increase by 52 percent (to 15,698).
- The primary growth in the age 65-85 population will occur between the years 2011 and 2030. The Baby Boom generation begins turning 85 in the year 2031.²⁵

Need for Long Term Care	Utah	Rank	US
Number of Men per 100 women age 85+, 2002	52.4	17	47.9
Percent of Women age 80+ at/below poverty level, 2002	10.9	46	15.1
Percent of Persons age 85+ living alone, 2002	48.4	38	50.2
Percent of Persons age 65+ with activity limitations, 2002			
Self-care limitations	10.9	10	9.2
Mobility limitations	19.6	15	18.4
Self-care or mobility limitations	20.8	17	20.1
Sensory limitations	19.8	11	16.6
Cognitive/mental limitations	12.0	15	10.8

Source: AARP, 2004, Across the States Profiles of Long Term Care: Utah

Nationally, 9.5 percent of those aged 65 and older have physical, mental, or emotional conditions lasting six months or longer and experience difficulty in daily life activities such as dressing, bathing, or walking. While people of all ages have disabilities, older people experience disabilities at a higher rate. **Thus, growth in the number of older people means growth in the number of people with disabilities, even if disability rates do not change.**²⁶ While long term care may be needed at any point in life, the elderly generally need more care and also are more inclined to develop disabilities needing long term care. As the Baby Boomer generation ages, the need for long term care will soar, as will demand for a much wider menu of long term care options.

Caring for the Caregivers

Family, friends and volunteers provide the vast majority of long term care for the frail elderly. **Today, over 25.8 million Americans provide care to someone over the age of 50.** Many of these caregivers are “sandwiched” between caring for children in the home as well as parents, neighbors or friends. Of the unpaid caregivers, 91 percent are family members (41 percent adult children, 24 percent spouses, and 26 percent other

relatives). Only 9 percent of unpaid caregivers are non-relatives.²⁷ The demand for caregiving upon family and friends will increase as the population ages. While these informal caregivers are generally willing to provide long term care for their aging relatives and friends, it can lead to increased stress and the need for caregiver support.

Community-based Options

Consumers no longer see nursing homes as the first or only long term care option. New options responsive to consumer demand are developing rapidly from care at home programs to assisted living facilities to hospice care. For the first time in history use of nursing homes is declining. However, many rural areas have fewer options. Options are also limited for many tribal areas and low-income individuals.²⁸

Budgetary Pressure

Before concentrating on the increased burden that long term care will place on Utah's budget, it is important to look at the budgetary context for long term care. As the population over the age of 65 increases, federal spending on health care costs will absorb an increasingly larger portion of the federal budget, competing for already tight revenue sources. In addition, health care costs are likely to continue increasing as medical technology advances.²⁹ The Baby Boomers will also be followed by relatively fewer workers paying less into the entitlement system.³⁰ As a result, the GAO reports that Medicare will double as a share of gross domestic product (GDP) between 2000 and 2035 (from 2.2 percent to 5.0 percent) and reach 8.5 percent of GDP in 2075. The federal share of Medicaid as a percentage of GDP will grow from its current 1.3 percent to 3.2 percent in 2035 and reach 6.0 percent by 2075. These financial impacts on the federal budget will no doubt affect the state budget, as Medicaid is also financed by state dollars and currently is second only to education in utilizing Utah's revenue. In 2003, Utah's Medicaid expenditure was \$1.1 billion. Long term care expenses comprised 25.2 percent of this total, or approximately \$280 million. Medicaid was the primary payer for 60.3 percent of nursing facility residents in 2003.³¹ At the same time, Utah is currently experiencing a decline in nursing facility residents. From 1998 – 2003

the percentage of residents in Utah's nursing homes declined 9.8 percent. Looking to the future, Baby Boomers will utilize long term care at an increasing rate simply because there are more of them. At the same time, expenses for long term care are increasing even with a decline in nursing facility usage.³²

The bulk of money the federal government spends on long term care goes to institutional care, rather than home care, even though most people prefer to stay at home if at all possible. Because of competing demands for tax dollars, it is uncertain whether or not the federal government alone will provide the resources necessary to support the expanding need for long term care in the future.³³

Health Care Human Resources

State agencies report that there is not an adequate health care infrastructure to support the large numbers of elderly who will require health care services.³⁴ An increase in the aging population will create the need for many more health care and eldercare professionals.

- It is anticipated that there will be ongoing shortages of caregivers, nurses, physical therapists, occupational therapists and medical specialists in geriatrics.³⁵
- By 2030, the United States will need approximately 36,000 physicians with geriatric training to manage the complex health and social needs of the aging population.³⁶
- Currently, there are 9,000 certified geriatricians practicing in the United States.³⁷
- In 2002, there were 27 geriatricians in Utah. There were none practicing in the rural areas.³⁸

In addition, trained caregivers, nurses and health care facilities are likely to be in short supply. In particular, institutional care to support individuals with physical disabilities, developmental disabilities, and individuals suffering from traumatic brain injury, etc. will be in short supply.³⁹ The Bureau of Labor Statistics reports that health care support occupations will grow by 34.5 percent by 2012, and medical care positions including home health and medical assistant, make up six of the top ten fastest growing

occupations nationally. Since the state provides direct services and acts as a support system, the impact of a larger elderly population means there will be a greater need to assist individuals through case management including the need for volunteers to handle less technical areas.

Personal Responsibility and Lifestyle Trends

Healthy living can assist in managing health care costs for individuals and the government. Those involved in Aging Initiative discussions about the future of health care needs in Utah saw many ways in which the aging population would affect the state. Suggestions included an emphasis on health maintenance and healthy living as a way to control costs and have a healthier population. Utah is already a healthy and active state, and remaining active as one gets older can reduce the need for medical care and prescription drugs. Healthy lifestyle choices today, including regular exercise, healthy eating habits, smoking cessation and maintaining a reasonable weight can decrease the risk of future disability and chronic illness. A healthy lifestyle can also contribute to independence and feelings of fulfillment.⁴⁰

Policy Directions

1. Expand personal responsibility for long term care preparation and costs.

Recommendations

- Encourage people to consider how they will meet their needs for long term care. Any outreach effort regarding long term care should focus on empowering individuals to meet their own long term care needs. Consumer control over decision-making should be a feature of Utah's long term care approaches.
- Expand capacity of the community long term care system. In order to expand the home and community based options for long term care that people prefer, these services need to be developed in all parts of the state so they are truly available to all, including rural, ethnic, immigrant and tribal communities.

- Support the informal caregiver network of families, friends, neighbors and other community members. Because people are pulled in so many directions, and “sandwiched” between caring for parents and children, caregivers need more support than they have received in the past in order to manage the continued provision of assistance. An important way to improve caregiving would be to provide support for those who volunteer their time for the elderly by offering training and contact with others facing these demands.
- Encourage healthy living and health maintenance to reduce health complications, disability rates, problems associated with chronic conditions, and the need for long term care as one way to alleviate the financial burden on state budgets and the stress associated with informal, familial caregiving.
- Continue researching how Utah’s intergenerational support system impacts long term care decision making. Utah’s dependency ratio shows just how unique Utah is when it comes to family size and structure. Questions such as 1) how long do children stay at home with their parents; 2) how many generations live in one Utah household; and 3) how many children leave home or move far away could impact the delivery of state services surrounding health and long term care. These issues need further research in order to assess the impacts of familial caregiving.

2. Encourage health promotion and maintenance to prevent and/or reduce disability rates and problems connected with chronic conditions.

Recommendations

- Encourage more employers to promote wellness and incentive programs such as walking, extended lunchtime exercising, and health club membership.
- Maintain the present level of health care coverage in the state and continue to work on extending coverage to the uninsured.
- Collaborate with the Utah Legislature to study prescription drug programs for the elderly without drug coverage.

- Increase outreach and educational programming supporting healthy lifestyles for all ages. Programs need to be user-friendly, culturally sensitive, up-to-date and accurate. The Internet is the best, but not the only means for delivering information.

LIVABLE COMMUNITIES

Introduction

The meaning of community is changing, shifting and evolving. These shifts will probably continue over the next 30 years during the aging boom. Many characteristics of community are essential to older people. The increase in the number of aging people will affect communities and the change in communities will affect the aging population.⁴¹

Sense of community and social interaction play huge roles in our lives. Community encompasses both the concrete and the intangible portions and includes the physical infrastructures that surround us – homes, roads, parks, and buildings. Communities also contain the services people need and depend on – stores, medical centers, public services, civic centers, and entertainment venues. Equally important is the social infrastructure that communities provide including family, friends, churches, civic and community groups.⁴²

A livable community encompasses more than bricks and mortar. It also enhances the community with quality of life central to its goal. Several documents have been published identifying the achievable aspects of livable communities. Generally, a livable community strives to attain the following:

- Affordable, appropriate, accessible housing
- Affordable, safe, accessible transportation
- Encourages participation in community events and activities

Within these areas, a livable community, or elder-friendly community, seeks to encourage and maintain people's independence, assure safety and security, provide choices and support social and civic activities.⁴³

Why is Community Important?

Community plans developed today will shape community life tomorrow. Many rural communities and urban areas already have a high concentration of senior citizens, who have special needs for public transportation and low-maintenance affordable housing. Because older people tend to, and want to, age in place they are more sensitive to the extent of community infrastructure. Community planning, infrastructure and service delivery entities should consider the aging population who will need transportation, housing and recreational alternatives.⁴⁴

As the population ages, state agencies will need to consider changes in the nature and/or delivery of the services they provide to make them more accessible. For example, many agencies are offering services online. Other agencies are providing more services to rural communities and urban neighborhoods. Forms and instructions are being redesigned to be more customer friendly and road, highway and pedestrian construction engineers are considering the needs of the elderly in their designs.

The Changing Concept of Community

Utahns in both rural and urban areas are experiencing changes and are concerned about losing the support offered by their communities. However, they also recognize that changes are inevitable and as a result many desire to deal with these changes in a proactive way. Those involved in Aging Initiative discussions about housing, transportation and community development emphasized the need to maintain quality of life and a safe community for elderly people. These discussions included aging in one's own home with adequate familial and community support, and having access to a range of safe transportation choices.⁴⁵

Demographics are not the only factors shifting. Technological advances are also influencing how individuals access and use information. The information superhighway means location is not as important as it once was to how individuals meet their physical, mental and social needs. The Internet, mail order shopping, and cell phones are just a few examples of how accessing goods and communicating with others is easier than

ever for most people.⁴⁶ While Baby Boomers may not be as technologically savvy as the generations that follow, the AARP Public Policy Institute reported that from 1998 to 2002 Internet access at home among 50 to 64 year olds tripled to 60 percent, and among those 65+ it grew six fold from just under 5 percent to nearly 30 percent. In Utah, 61.4 percent of households have an Internet connection at home.⁴⁷ These technological tools can assist in reducing social isolation and supporting independent living among the elderly.

The other highway, the traditional transportation system of roads and highways, is also changing. An increase in the number of older drivers and pedestrians will call for changes how roads, crosswalks and walkways are built. Roads and parking spaces may need to be widened, the visibility of roadway signs improved, speed limits reexamined, street crossing times increased, sidewalks and street lighting improved, and public transit expanded. The inability to drive or to access public transportation can significantly impact an older person's life. Suddenly having a need to access health care services or grocery stores can become burdensome or impossible. In addition many elderly people will continue to drive, therefore, it is vital for everyone's safety that road conditions accommodate the needs of these drivers.⁴⁸ The Utah Department of Transportation is currently utilizing or investigating several safety options such as the use of larger typeface signage, wet reflective pavement markings, and adequate pedestrian signage.⁴⁹

With the onset of both technological changes and increased driving, geographic location is not as much of a limiting factor as it has been in the past. However, since Utah is primarily a rural area, it is important that technological advances do not become social isolators. Also, technology can have tax consequences. Internet shopping is a good example because a large portion of web-based purchases is not subject to sales tax. If Internet-savvy adults progressively shift their purchasing power to the Web, state and local governments could potentially experience a decrease in revenue.⁵⁰

Housing

Communities should have a goal of creating a range of housing options that match the needs of community members. As a community's population ages, its resident

housing needs change, too. Healthy communities will provide larger and smaller homes with rental and ownership alternatives to meet the needs of all community members. An older population may desire smaller, low maintenance housing near family, friends, businesses, places of worship and parks. Communities should review any local zoning or ordinance barriers that limit housing options and the ability to grow old at home. Also, in rural and urban communities, attention should be given to remodeling and renovating homes to meet the needs of mobility-impaired elderly citizens.⁵¹ While many of these issues are under the domain of local government, the state can be a leader in directing the dialogue.

Policy Directions

1. Create infrastructures that support community members as they age.

Recommendations

- Explore ways to minimize the complexity of government services. Use technology to condense and present service information so it is easier to understand. Continue collaborative planning efforts among service providers and governments to decrease the complexity of accessing services.
 - Support the expansion of community volunteers and government workers who check on older persons living alone, i.e. postal carriers, meter dispatchers.
 - Talk with and educate faith-based communities about meeting the changing needs of their communities and help them understand that their role is integral to maintaining social and support connections.
 - Explore and promote communication technologies that can be used to reduce social isolation and increase independence and access to services.
2. Build or modify physical infrastructures to provide adequate housing and transportation options.

Recommendations

- Support the creation and development of livable communities throughout Utah to include affordable and accessible housing and transportation, and opportunities for social connections with people of all ages and abilities near public services such as shopping, places of worship and entertainment venues.
- Evaluate and expand transportation systems for those who drive and those who do not drive, i.e. public transport buses and rail.
- Promote the concept of universal and accessible design in residential building, which is generally defined as including features that people of all abilities can utilize such as lever facets and door handles.⁵² This can be done through architectural requirements and economic incentives for builders.
- Study specific zoning issues that older people feel are limiting their lifestyle choices. For example, allow non-family members to live in the same home or occupy trailers on property near the home.
- Strengthen and/or redesign service delivery systems to include an increased use of technology, i.e. online applications for benefits.
- Create outreach and educational programs to inform state, local and community development groups about the main issues of elder-friendly communities.

ECONOMIC GROWTH AND THE WORKFORCE OF THE FUTURE

Introduction

The aging population, the rising costs of health care and pensions, and the slowing growth of the labor force emphasize the desirability and even the necessity of addressing economic growth and population shifts. Government, employers and individuals each have a role in contributing to Utah's economic vitality.

The aging population will challenge Utah to reconsider many aspects of its economy and workforce. For example, what will retirement *really* mean and what emphasis should be put on education and training. Utah's unique demographics will reshape how

we consider the economic contributions and impacts of both the older and the younger population.

Older workers will play an important role in this changing workforce. According to AARP, most Baby Boomers plan to retire before age 65, but a large majority expects to continue working on at least a part time basis after retirement. The National Governors Association reports that Baby Boomers will continue working for two primary reasons: 1) to earn additional income and ensure financial security; 2) to preserve the sense of well being that comes from meaningful employment.⁵³ While some hope to have jobs with greater balance between work and non-work time, others hope to donate their time by remaining engaged, active and giving back to the community. Much of the aging population will continue involvement in paid or voluntary work and educational pursuits.⁵⁴ Making greater use of aging and retiring Baby Boomers will be an increasingly important economic question rather than just a social one.

Why are economic growth and the workforce of the future important?

Economic growth and increased quality of life and standard of living for Utahns are important goals for the state. A strong economy makes it easier for government agencies to provide necessary public services and cope with the increasing costs associated with a large aging population. Strong growth coupled with government encouragement also makes it possible for people to better prepare for their own retirement, therefore reducing dependency on government services.⁵⁵

An adequate supply of labor and jobs are essential for economic growth, and a stable economy is essential for Utah. According to AARP, during the coming decades:

- The number of workers age 55 and over will increase to almost 20 percent of all workers
- The number of workers age 55 to 64 will grow more than any labor force group in the U.S.⁵⁶

Of course, this growth is largely due to the significant numbers of Baby Boomers and the relatively smaller numbers in following generations. This also means that the majority of workers will retire partially or fully within only years of each other. Some will

continue working in their current jobs, while others will try new jobs and learn new skills. A survey conducted by the Princeton Survey Research Associates International for the non-profit group Civic Ventures, reported that half of all Americans age 50 to 70 not only want to continue working beyond retirement, but they want jobs that help others such as in education and social services. The report also stated that while some Baby Boomers desire to continue working into and beyond retirement, they recognize there are laws and policies that may hinder their efforts, and support changes to remove obstacles and encourage continued employment.

- Sixty percent of 50 to 70 year olds support giving a tax credit to older people who work in schools or the social services.
- Forty-eight percent support increasing funding for those who return to school to prepare for jobs in schools or social services.
- Forty-six percent support a grant or tax credit for those over age 50 who spend a year training or working in a community service-oriented job.⁵⁷

While many retirement age workers may delay retirement, the demographic realities of a large exiting workforce and a smaller-sized entering workforce will eventually occur. There is also the issue of a leadership gap. Baby Boomer managers continuing in the workforce displace future leaders and managers, thus delaying opportunities to learn and gain management experience. The good news is that there is time to prepare. Employers, private and public, can take affirmative steps now to hire and retain qualified workers to replace the Baby Boomers when they choose to leave.⁵⁸

Succession Planning

The retirement of the Baby Boomer generation is a critical problem that will affect all government agencies within the next two decades. While the retirement of the Baby Boomers will affect all employment sectors, some believe the retirement crisis will hit government first and hardest for two reasons. The first reason is that public employees are, on average, older than private sector workers and the second reason is that generally, public workers are eligible to retire at an earlier age than private sector employees.⁵⁹ The State of Utah employs 17,459 employees (excluding temporary/

seasonal workers). Today, the average age of the Utah State employee is almost 44 years old.⁶⁰ This means a large portion of state employees are Baby Boomers with similar retirement dates on the books.

Baby Boomers may intend to work longer than generations before them, but they will retire – eventually. To find suitable replacements for the wave of retirees, some government agencies have engaged in succession planning. Succession or workforce planning is a process of systematically identifying and developing younger talent to ensure leadership continuity in organizations.⁶¹ According to the Utah Department of Human Resources Management, succession planning, if it is occurring, is handled at the agency level and there is no universal plan for preparing for the retirement of a large portion of state employees.

Volunteering

Volunteering one's time means to work without pay to help others in need or to enhance the community. Not only is it beneficial for community groups and government programs to accomplish more with volunteers, but it is also beneficial for those who volunteer. The AARP reports that volunteering has a positive effect on the health of older adults. It also has the potential to raise self-esteem, connect community members with each other, give enhanced meaning to a person's life, and stimulate intellect. These positive effects lead to better health, such as decreased incidence of depression.⁶²

One-third of Baby Boomers report they will volunteer in some capacity after retirement and may need help matching their intentions with action.⁶³ This is good news for communities that benefit from volunteer work, and for the people who engage in volunteer activities.

As demands of work and family lessen, Baby Boomers will have the potential to actively participate in bettering their communities. Some will choose to do so, some will not. As a group, Baby Boomers have been less civically engaged than their parents' generation, including lower rates of voting and community group membership.⁶⁴ However, Utah has a higher rate of community volunteering as was demonstrated by

the massive contribution of Utah volunteers during the 2002 Winter Olympic Games. According to the Utah Commission on Volunteers Annual Report 2004, a research study released in June 2004 by the Points of Light Foundation and Indiana University-Purdue University Indianapolis confirmed that Utah enjoys the highest adult volunteer rate in the nation.⁶⁵

Policy Directions

1. Promote the hiring of Utah's aging population in the paid labor force, and in voluntary positions.

Recommendations

- Encourage seniors to serve as subject matter experts, mentors and teacher aides as the number of children increase in Utah's public schools. Senior volunteers can be mentors for youth who are in the custody of the state as they transition to successful adulthood. The state and school districts have an opportunity to address their public service needs using innovative employment and volunteer public service programs of older workers. A state campaign – on a large scale – should be implemented to connect willing volunteers with community needs.
- Expand the use of imminently qualified, experienced professionals who can become teachers in the classroom. This program exists in Utah, but through increased publicity and outreach activities could be utilized more fully.
- Assist charitable organizations that are not equipped to manage a large-scale influx of volunteers by providing technical assistance. Incorporate volunteer management services or funding for community-based organizations to handle recruitment, training and referral of Baby Boomer volunteers.
- Strengthen public school and human service volunteer/mentor programs; create a strategic plan to utilize the skills of older volunteers.
- Research best practice models in the public and private sectors that encourage retention of older workers.

2. Initiate discussions and make accommodations for flexibility in the workplace as the definitions of work and retirement change.

- Research and create a toolkit for formal succession planning in both the private and public sectors to reduce the impact of retiring Baby Boomer managers and loss of institutional knowledge and skills.
- Explore and encourage employment practices such as flex time, phased retirement, mentoring programs, and project-based employment rather than hourly-based employment.

3. Invest in education and training for all Utahns to encourage a higher quality workforce in the future and to encourage lifelong learning and social contributions.

- Rethink what education should be like for a new generation of seniors. The lecture and discussion model of education used in most colleges and universities may not meet the needs of older adults. As a result, new training models may need to be explored.
- Maintain the quality of Utah's workforce by fully investing in primary, secondary and continuing education.
- Dispel the myth that older workers are harder to train. Adults are constantly retraining for a new career after a layoff, returning to school or enrolling in vocational training programs. In light of this fact, it will be important to determine what role government should play in developing the retraining and support of older workers in the future.

Conclusion

The next 30 years will bring many changes to Utah including a momentous shift in the aging population. How the state responds to and plans for this demographic age shift is critical. Government services may look different for the next generation of aging Utahns because what works now may not serve the Baby Boomers as efficiently. With

such a large cohort, Utah has the opportunity to plan and implement policies that support individuals while maintaining Utah's quality of life for future generations.

Focus groups and state agencies who explored the upcoming senior boom identified several critical issues calling for state leaders to strategize and move forward in the planning process. These trends and issues were outlined in this summary offering policy directions, and suggestions for state action.

The Aging Initiative Project is a springboard for planning, researching and discussing the issues arising from the aging Baby Boom generation. It has identified the many affects the Baby Boomers will have on Utah and explored the beginnings of preparing for the aging swell that is unavoidably on the way.

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